

**Table I.A.2(1997) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	52.4%	32.9%	63.5%	82.7%	93.8%	98.2%	40.4%	95.6%
Industry group **								
Agric., fish., forest.	21.6%	16.2%	54.9%	56.9%	96.4%	88.2%	19.8%	90.0%
Mining	42.5%	24.9% *	50.0%	89.5%	100.0%	100.0%	37.5%	100.0%
Construction	40.4%	31.8%	60.9%	79.4%	91.6%	100.0%	38.4%	90.1%
Manufacturing	68.4%	42.3%	76.8%	88.1%	99.5%	99.2%	57.3%	97.6%
Transp., commu., util.	59.1%	31.2%	66.8%	86.8%	97.5%	94.3%	40.9%	94.6%
Wholesale trade	65.6%	43.6%	84.1%	94.2%	96.5%	100.0%	54.5%	98.4%
Retail Trade	53.6%	24.4%	48.6%	71.7%	89.8%	99.0%	32.4%	95.1%
Fin., ins., real est.	62.3%	37.2%	70.8%	91.1%	97.8%	99.1%	42.6%	97.9%
Services	50.5%	36.8%	65.8%	84.8%	93.1%	96.3%	43.0%	93.9%
Unknown	12.3% *	12.3% *	0.0%	0.0%	0.0%	0.0%	12.3% *	0.0%
Ownership								
For profit, incorporated	62.0%	40.3%	67.1%	83.1%	93.1%	98.4%	49.0%	95.6%
For profit, unincorporated	27.3%	22.8%	41.0%	65.2%	95.9%	95.2%	24.6%	93.6%
Nonprofit	59.2%	37.9%	72.4%	91.8%	96.2%	97.6%	48.1%	96.3%
Unknown	47.6%	17.9%	18.7% *	82.3%	93.2%	97.7%	19.2%	95.7%
Age of firm								
Less than 5 years	27.2%	23.2%	42.8%	59.4%	81.1%	97.4%	25.9%	82.9%
5-9 years	39.3%	31.7%	56.4%	73.6%	91.8%	89.6%	37.1%	86.3%
10-19 years	52.4%	41.6%	65.9%	83.9%	93.8%	99.6%	48.3%	93.7%
20 or more years	72.8%	46.3%	82.9%	93.1%	98.2%	99.8%	58.8%	98.8%
Unknown	83.3%	19.8%	55.3%	84.1%	91.6%	97.1%	41.9%	94.7%
Multi/single status								
2 or more locations	93.9%	71.1%	72.8%	91.4%	94.0%	98.2%	78.0%	96.6%
1 location only	40.3%	32.5%	62.3%	77.1%	92.3%	86.8%	38.8%	87.7%
Percent full-time employees								
Less than 25%	16.2%	7.7%	22.1%	47.7%	69.3%	89.4%	10.5%	75.2%
25-49 %	53.6%	29.8%	44.8%	71.2%	90.2%	99.5%	35.7%	95.6%
50-74 %	49.0%	33.0%	56.5%	81.4%	95.2%	98.1%	38.8%	95.8%
75% or more	60.1%	39.7%	73.9%	88.6%	96.5%	98.4%	48.3%	97.0%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Union presence								
No union employees	51.3%	33.2%	63.9%	83.4%	95.0%	98.9%	40.7%	96.1%
Has union employees	81.9%	49.0%	69.0%	92.4%	94.6%	99.7%	59.6%	98.3%
Unknown	50.5%	24.8%	49.4%	58.5%	72.7%	93.9%	29.0%	89.4%
Percent low wage employees **								
50% or more low wage	29.4%	14.1%	25.7%	58.8%	86.0%	96.7%	17.3%	88.4%
Less than 50% low wage	55.4%	39.2%	72.6%	88.7%	96.8%	98.9%	47.6%	96.8%
Unknown	65.8%	21.4%	52.3%	69.0%	92.0%	98.0%	27.3%	96.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2(1997) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23%	0.33%	1.00%	0.64%	0.69%	0.39%	0.30%	0.24%
Industry group **								
Agric., fish., forest.	1.45%	1.15%	6.87%	13.00%	10.31%	20.96%	1.42%	3.26%
Mining	4.70%	9.00% *	14.02%	12.55%	25.82%	14.91%	4.00%	0.00%
Construction	0.87%	0.79%	2.56%	2.26%	4.11%	0.00%	0.87%	1.83%
Manufacturing	1.04%	2.57%	2.86%	1.37%	0.34%	0.79%	1.52%	0.56%
Transp., commu., util.	1.56%	2.83%	4.16%	3.62%	2.65%	1.89%	1.83%	1.08%
Wholesale trade	1.87%	3.00%	3.00%	1.76%	2.57%	0.00%	2.21%	0.80%
Retail Trade	0.94%	1.07%	1.77%	1.91%	1.61%	0.40%	0.96%	0.50%
Fin., ins., real est.	1.22%	1.17%	4.32%	3.11%	0.70%	0.49%	1.16%	0.54%
Services	0.60%	0.74%	1.55%	1.14%	0.90%	0.73%	0.62%	0.53%
Unknown	4.86% *	4.89% *	0.00%	0.00%	0.00%	0.00%	4.86% *	0.00%
Ownership								
For profit, incorporated	0.56%	0.80%	1.26%	0.79%	1.20%	0.39%	0.67%	0.36%
For profit, unincorporated	0.94%	0.84%	3.58%	3.99%	1.69%	1.39%	0.85%	1.56%
Nonprofit	1.37%	1.19%	3.09%	0.99%	1.35%	1.68%	1.59%	1.06%
Unknown	1.51%	1.66%	11.14% *	6.83%	2.63%	1.05%	1.54%	1.23%
Age of firm								
Less than 5 years	0.82%	0.87%	2.44%	1.93%	5.28%	1.58%	0.86%	2.54%
5-9 years	1.18%	1.42%	3.14%	2.70%	4.69%	7.20%	1.25%	2.70%
10-19 years	0.85%	1.05%	2.52%	1.80%	1.73%	0.39%	0.90%	0.66%
20 or more years	0.83%	1.28%	1.04%	0.64%	0.63%	0.11%	1.19%	0.22%
Unknown	0.64%	1.88%	4.97%	1.75%	0.99%	0.60%	2.29%	0.43%
Multi/single status								
2 or more locations	0.40%	6.54%	3.42%	0.85%	0.70%	0.39%	2.14%	0.25%
1 location only	0.35%	0.35%	0.99%	0.84%	1.05%	5.84%	0.33%	0.91%
Percent full-time employees								
Less than 25%	0.86%	0.73%	1.88%	4.37%	3.50%	4.82%	0.74%	1.95%
25-49 %	1.34%	2.03%	3.00%	2.49%	3.75%	0.35%	1.41%	1.05%
50-74 %	0.93%	1.21%	1.97%	2.30%	1.54%	0.54%	1.11%	0.79%
75% or more	0.41%	0.57%	1.10%	0.68%	0.41%	0.43%	0.48%	0.24%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Union presence								
No union employees	0.28%	0.40%	1.02%	0.62%	0.47%	0.37%	0.36%	0.32%
Has union employees	1.13%	2.68%	4.69%	4.37%	2.64%	0.25%	2.14%	0.60%
Unknown	1.25%	1.87%	4.74%	3.82%	5.48%	1.55%	1.44%	1.29%
Percent low wage employees **								
50% or more low wage	0.62%	1.02%	1.47%	2.82%	1.32%	1.33%	0.81%	1.17%
Less than 50% low wage	0.43%	0.50%	1.23%	0.37%	0.46%	0.29%	0.44%	0.17%
Unknown	0.43%	1.57%	3.16%	3.19%	1.88%	0.48%	1.21%	0.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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